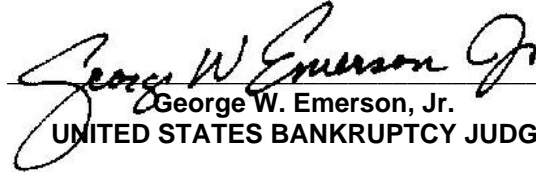




Dated: September 24, 2015
The following is SO ORDERED:


George W. Emerson, Jr.
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re:
WILLIAM A TICKLE & STEPHANIE L TICKLE

Chapter 13

Debtor(s)
SSN XXX-XX-0276 SSN XXX-XX-7558

Case No. 15-23535-E

Order Confirming Plan

It appearing to the Court that the debtor(s) has filed a plan which has been sent to the scheduled creditors; that at the confirmation hearing it appeared to the Court from statements of the Chapter 13 Trustee, and the entire record herein that the plan as finalized complies with 11 U.S.C.A. §1325(a) and other applicable provisions of Bankruptcy Code; and that the plan should be confirmed;

IT IS THEREFORE, ORDERED BY THE COURT:

1. That the debtor(s)' plan, which is attached hereto, is confirmed;
2. That the debtor pay into the plan as follows:

Debtor One Employer	DBH INDUSTRIES	\$216.00 WEEKLY
Debtor Two Employer	DBH INDUSTRIES	\$214.00 WEEKLY

If this is different from the originally proposed plan, then the Trustee is ordered to enter a separate order changing payment. Furthermore, the debtor(s)' future earnings shall remain under the exclusive control of this Court. In the event of dismissal, or conversion, funds held by the Trustee shall be paid to creditors unless otherwise ordered by the court.

3. All property shall remain property of the Chapter 13 estate under §§541(a) and 1306(a) and shall revert in the debtor(s) only upon discharge pursuant to §1328(a), dismissal of the case, or specific order of the Court. The debtor(s) shall remain in possession of and in control of all property of the

estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court.

4. An attorney fee is allowed in the amount of \$3,000.00. The attorney has received \$20.00 to be retained.

5. Any real estate tax claimants shall be treated as fully secured if the plan proposes to treat them as secured debts. If the debtor(s) surrender(s) any real property during the pendency of this case, the real property will no longer be property of the estate and the automatic stay shall terminate regarding interests of affected real property taxing authorities.

6. The balances of any student loans shall survive discharge if the plan indicates same.

CC: Sylvia Ford Brown

/s/ Sylvia Ford Brown

JB

Chapter 13 Trustee

JIMMY MCELROY ATTY
3780 S MENDENHALL #202
MEMPHIS, TN 38115

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S) WILLIAM A TICKLE SSN XXX-XX-0276
:STEPHANIE L TICKLE SSN XXX-XX-7558
BK NUMBER 15-23535-E
:PO BOX 492
OAKLAND, TN 38060

PLAN PAYMENT : (DEBTOR 1) \$216.00 WEEKLY - Payroll Deducti
(DEBTOR 2) \$214.00 WEEKLY - Payroll Deducti

EMPLOYER(S) : DBH INDUSTRIES
3325 MILLBRANCH
MEMPHIS, TN 38116
DBH INDUSTRIES
3325 MILLBRANCH
MEMPHIS, TN 38116

ADMINISTRATIVE Pay filing fee, Trustee fee, and debtor's attorney fee

MONTHLY
PLAN PYMT

AUTO INSURANCE:
AUTO INSURANCE NOT INCLUDED

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly

FIRST TENNESSEE BANK NATIONAL	ongoing pmt. begin	07/01/2015	\$109.50
Approx. arrearage	\$466.95 Interest	0.00%	\$24.00
WELLS FARGO BANK	ongoing pmt. begin	07/01/2015	\$739.52
Approx. arrearage	\$3,100.20 Interest	0.00%	\$58.00

SECURED CREDITORS: [retain lien 11 U.S.C.]	VALUE	INT RATE	MONTHLY PLAN PYMT
U S BANK NA	\$11,829.67	5.25%	\$222.00
INDEPENDENT BANK	\$4,401.96	5.25%	\$83.00

UNSECURED CREDITORS: Pay 100.00% of these claims after above claims are paid:

FIRST TENNESSEE BANKCARD CENTE	\$2,051.00
CHASE	\$954.00
CHASE	\$1,091.00
BASS & ASSOCIATES	\$1,424.57
US BANK	\$4,479.00
PRA RECEIVABLES MANAGEMENT LLC	\$4,141.47
[Add]	
PRA RECEIVABLES MANAGEMENT LLC	\$2,199.62
PRA RECEIVABLES MANAGEMENT LLC	\$4,059.66
PRA RECEIVABLES MANAGEMENT LLC	\$4,047.59
TARGET NATIONAL BANK	\$1,841.00

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.